

GENERAL SERVICES ADMINISTRATION
Washington, DC 20405

OAS 5740.1
November 13, 2015

GSA ORDER

SUBJECT: Government Travel Charge Card Program

1. Purpose. This Order provides guidance for the management and use of the GSA SmartPay® individually-billed account travel charge card (travel card) and centrally-billed account.
2. Background. The Travel and Transportation Reform Act (TTRA) of 1998 (Public Law 105-264), as implemented by the Federal Travel Regulation and OMB Circular A-123 Appendix B, [Improving the Management of Government Charge Card Programs](#), mandates that Federal Government cardholders use the travel card for official Government travel expenses. Public Law 112-194, the Government Charge Card Abuse Act of 2012, amends Section 2 of TTRA and outlines the minimum requirements to ensure effective management controls.
3. Scope and applicability. This directive provides standards, instructions and procedures governing the management, authorization, coordination, performance, and use of the travel card. The provisions apply to all GSA employees. This Order applies to the Office of Inspector General (OIG) to the extent that the OIG determines it is consistent with the OIG's independent authority under the Inspector General Act and does not conflict with other OIG policies or the OIG mission.
4. Cancellation. PFM P 4290.1 Chapter 1 paragraph 26c; Chapter 5 paragraph 2; Chapter 8 paragraphs 1a and 1d; Chapter 9 and Chapter 11 paragraph 6a.
5. Revisions. This directive provides a comprehensive explanation of the Travel Card Program, including key roles and responsibilities, features and functions, training, and delinquency management. This directive incorporates best practices on the use and management of the travel card to promote its optimal benefit to the GSA. This document should be reviewed in its entirety.
6. Definitions. Refer to Appendix A for a list of definitions pertaining to the travel card program.

7. Responsibilities.

a. Travel Policy and Charge Card Program Office. The Travel Policy and Charge Card Program Office, Office of Administrative Services (OAS) is designated as the Charge Card Program Manager and is responsible for developing travel card policy for GSA employees and other authorized individuals traveling on official Government business for GSA. Additionally, the Travel Policy and Charge Card Program Office, OAS will:

- (1) Establish and maintain GSA's organizational structure ("hierarchy") and notify the travel card bank of any changes in organizational structure that affect the travel card program;
- (2) Establish Centrally Billed Accounts (CBAs);
- (3) Provide oversight and policy guidance to Heads of Services and Staff Offices (HSSOs), Regional Commissioners (RCs), supervisors, employees, and charge card coordinators;
- (4) Appoint charge card coordinators for Central Office (Region 00) and National Capital Region (Region 11) cardholders;
- (5) Train charge card coordinators;
- (6) Serve as liaison with the travel card bank on behalf of cardholders or charge card coordinators;
- (7) Recommend additional exemptions from mandatory use and forward to the Chief Administrative Services Officer, OAS for approval;
- (8) Process written requests from the travel card bank for collection from an employee's pay of undisputed debt on the travel card;
- (9) Remove charge card coordinators who do not comply with policy and procedures;
- (10) Lower travel card limits to \$1 for a travel cardholder account that is pending an investigation for fraud, waste, and/or abuse when requested by management or notified by the OIG;
- (11) Analyze travel card transactions and provide monthly questionable transaction reports to HSSOs and RCs for review and action;
- (12) Analyze and monitor travel delinquency and submit monthly reports to HSSOs and RCs for review and action; and

(13) Ensure cancellation of cardholder accounts upon separation from GSA.

b. Regional Commissioners (RCs).

(1) Designate at least one primary and, if needed, one alternate charge card coordinator in writing;

(2) Provide copies of charge card coordinator appointment letters to the Travel Policy and Charge Card Program Office, OAS;

(3) Publicize charge card coordinator names and contact information;

(4) Ensure charge card coordinators execute their duties in accordance with policies and procedures; and

(5) Take appropriate administrative or disciplinary action in accordance with [CPO 9751.1, Maintaining Discipline](#), when notified of cardholder misuse and/or abuse.

c. Charge Card Coordinators.

(1) Use program guides available on the GSA SmartPay website and Appendix B and D for assistance in performing program management duties;

(2) Monitor resolution of monthly questionable charges and provide timely submission to the Travel Policy and Charge Card Program Office, OAS;

(3) Temporarily reduce a cardholder account to \$1 pending an investigation for fraud, waste, and/or abuse when requested by management;

(4) Raise or lower travel card limits as requested by management officials for authorized travel activity and periods of inactivity;

(5) Maintain confidentiality of cardholder information in accordance with GSA Order [CIO P 2100.1I CHGE 1 GSA Information Technology \(IT\) Security Policy](#);

(6) Ensure cardholder training is completed;

(7) Maintain an electronic record of cardholders' supervisory travel card approval forms, travel card applications, and travel card training certificates for all cardholders in their assigned region or staff office; and

(8) Ensure accurate and timely updates to the travel card bank's system to reflect current hierarchy of cardholders and their status.

d. Individual cardholders.

- (1) Use the travel card for official authorized travel activities only;
- (2) Complete required travel card training;
- (3) Read and understand the requirements of the cardholder agreement;
- (4) Use the split-disbursement feature in the E-Gov Travel System (ETS) when vouchering for reimbursement for travel (the split-disbursement feature is used to pay an employee's travel card expenditures by directing all or a portion of the reimbursement to the travel card bank);
- (5) Promptly dispute any questionable charges per the cardholder agreement;
- (6) Pay undisputed travel card balance by the due date on the billing statement;
- (7) File travel vouchers within five working days after completing travel or every 30 days while on a continuous or long-term travel status to avoid delinquency;
- (8) Immediately notify the travel card bank in the case of a lost or stolen card;
- (9) Notify the charge card coordinator at least 10 business days prior to transferring within or separating from GSA; and
- (10) Refer to Appendix E on helpful tips for use of the travel card.

8. Signature.

/S/

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Government Travel Charge Card Program

1. Policy. Unless otherwise exempt, GSA employees will use the travel card to pay for all costs directly related to official travel.
2. Centrally Billed Account (CBA). Common carrier tickets for airfare, train, and bus are obtained using the CBA maintained by the Travel Management Center (TMC). The CBA is to be used for official travel only; personal travel in conjunction with a temporary duty assignment (TDY) cannot be charged to the CBA. Travelers may charge common carrier tickets for official travel to their individual travel card only in cases of emergency. Emergency may be defined as any situation where due to constraints of time, location, or other considerations, it is impossible or impracticable for a traveler to go through the TMC for ticketing and use the CBA.
3. Individually Billed Account (IBA). The IBA, referred to as “travel card” in this policy, is an account issued to a GSA employee that bears personal liability. The travel card is for official use only, is not transferable and must be used to pay for an employee’s travel expenditures. The travel card bank may issue either a standard or restricted card determined by an employee’s credit score. Credit scores are confidential and will not be shared with anyone, including the employee. The Travel Policy and Charge Card Program Office, OAS and charge card coordinators are authorized to increase restricted card limits on a temporary basis, when requested by the cardholder’s supervisor, to meet travel requirements. Cardholders may call the toll free number on the back of the card or charge card coordinator to determine if their card is standard or restricted.
 - a. Standard card. Standard cards are issued with a \$10,000 credit limit to individuals with a qualifying credit score, commonly referred to as Fair Isaac Corporation (FICO), of 660 or more.
 - b. Restricted card. Restricted cards are issued with a \$1 credit limit to individuals with a non-qualifying credit score (FICO score of 500-659) or individuals with no credit history. The charge card coordinator may increase the limit temporarily up to \$2,500 or more if needed for the duration of the cardholder’s travel at the request of the cardholder’s supervisor.
4. Merchant Category Codes (MCC). An MCC is a four-digit code used by the card networks to classify a business by the type of goods or services provided. GSA blocks some MCCs as a means to prevent inappropriate use. MCCs that are blocked by GSA are merchants that would not normally be associated with official travel expenses. When a cardholder attempts to use the travel card at a merchant with a blocked MCC the transaction will be denied. When necessary, cardholders must contact the Travel Policy and Charge Card Program Office, OAS to request a forced authorization.
5. Refunds. A refund is a benefit the GSA receives for the use and timely payment of the travel card. Two types of refunds, sales and productivity, are available from the

travel card bank. Sales refunds are based on charge volume, and productivity refunds are based on payment performance. The refunds are computed and distributed by the travel card bank on a quarterly basis.

6. Travel card eligibility.

a. GSA employees. GSA employees who perform temporary duty travel as part of their duties are eligible for a travel card.

b. Foreign nationals. Foreign national personnel are not authorized to obtain or use a Government-issued travel card. Common carrier transportation costs may be charged to a CBA.

c. GSA contractors. GSA contractors are not authorized to obtain or use any type of Government-issued travel card (IBA or CBA) regardless of the type of contract.

d. Invitational travelers. Non-GSA employees performing official Government travel at the request of GSA are not eligible to obtain or use a Government-issued travel card from GSA. Common carrier transportation costs may be charged to a CBA.

e. GSA employees traveling for other agencies. GSA cardholders may use their travel card while traveling on official business at the request of another Government agency, except that a GSA employee who is also a member of a Department of Defense (DoD) reserve/guard unit will not use a GSA travel card for travel directed by DoD. DoD members should consult with their DoD card coordinator for further guidance.

7. Use.

a. Mandatory charges. Expenses directly related to official travel will be paid using the travel card unless the employee or expense is exempt from use, the card is not accepted by the merchant, or it is impracticable for use (e.g., coin operated parking).

b. Training expenses/conference fees. The Government purchase card should be used to pay for approved training costs, tuition, or conference fees when such fees can be paid in advance. Employees may use the travel card to pay for such expenses when unforeseen circumstances prevent pre-payment with the purchase card.

c. Common carrier transportation. Common carrier transportation (air, rail, and bus) for official travel will be purchased through the TMC and charged to the CBA whenever possible. In cases where it is impractical or impossible to contact the TMC, cardholders may use their travel card to pay for such expenses. When an employee combines personal travel with official travel, ETS will not be used to make the reservations. In such cases, the employee must call the TMC and pay for any personal expense(s) using personal funds, which will be reimbursed up to the constructive cost of travel by the authorized route.

d. Automobile expenses. Cardholders may use their travel card to pay for gasoline and other variable expenses associated with the use of a rental car and/or privately owned vehicle (POV) during official Government travel. Rental car gasoline is a separate expense claimed on a travel voucher. POV gasoline is not a separate expense claimed on a travel voucher; the traveler will be reimbursed an authorized mileage allowance associated with the use of the POV.

e. Retail expenses. The travel card may be used for retail type expenses incident to official travel, such as those incurred by lost or damaged luggage. Retail use must be limited to the essential expenses required to perform the official duties while on authorized travel. Retail expenses are not reimbursable and will not be claimed on a travel voucher. Travelers are required to contact their supervisor before making retail purchases.

f. Other expenses incident to official travel. The cardholder, while in a travel status, may use the travel card to charge non-reimbursable expenses incident to official travel such as in-room movie rentals, personal telephone calls, exercise facility fees, and the necessary transportation to accommodate emergency travel to an alternate location and return to the temporary duty location. Generally, employees may not use a travel card to purchase alcoholic beverages unless they are incident to a meal. Expenses for non-Government travelers, such as double occupancy rates at a hotel room when sharing the room with a spouse or family member, may be included if inherent to the traveler's lodging billing statement, even if not reimbursable. Separate charges for airfare, hotel rooms, rental cars, or meals for spouses, family members or other persons not on official travel are not authorized to be charged on the travel card. The cardholder is required to pay all charges, including those not reimbursed by GSA.

g. Relocation. The cardholder will use the travel card to pay for official travel expenses associated with an authorized house hunting trip and en route travel only. Common carrier for air, rail, or bus will be obtained using the CBA.

8. Tax exempt status. Federal travelers are not tax exempt in most states. Only a few states grant exemptions from lodging taxes across the entire state. Even in those states, travelers are often not exempt from other taxes or fees (such as convention center fees). Tax information on each state is provided on the GSA SmartPay office website at: <https://www.smartpay.gsa.gov/about-gsa-smartpay/tax-information/state-response-letter> and mobile site at: <http://m.gsa.gov/m#!/travel/smartpay>. The GSA SmartPay office also provides links to each state's tax exemption form, if one is required. Cardholders should check these resources before departing on travel and assert the necessary exemptions up-front by contacting the hotel first or upon hotel check-in. In circumstances when a hotel refuses to honor the tax exemption, travelers can be reimbursed for hotel taxes.

9. Misuse. Misuse of the travel card, defined in Appendix A, will not be tolerated. HSSOs, RCs, and managers/supervisors will ensure travel cards are used for official travel-related expenses only. Cardholders who misuse the travel card are subject to

administrative or disciplinary action in accordance with [CPO 9751.1, Maintaining Discipline](#). Examples of misuse include, but are not limited to:

- a. Charging expenses for personal, family, or household purposes not incident with official travel (but see paragraph 7e and 7f, above);
- b. Obtaining cash withdrawals from an ATM or bank not related to official travel, which also includes any withdrawal of a credit balance (see paragraph 21b);
- c. Using the travel card for local travel expenses; or
- d. Refueling a Government furnished vehicle. The assigned fleet card must be used instead.

10. Exemptions. GSA has exempted the following employees from mandatory use of the travel card:

- a. GSA employees with a pending travel card application;
- b. Non-GSA employees traveling on invitational travel;
- c. Individuals denied a travel card by the travel card bank;
- d. GSA employees with travel cards that have been cancelled or suspended.

11. Requests for additional exemptions. Requests for additional employee or expense exemptions will be submitted in writing to OAS through the HSSO or RC.

12. Automated Teller Machine (ATM) use.

a. The primary purpose of the travel card is to charge official travel-related expenses. The travel card can be used for most, if not all expenses, eliminating most of the need for travelers to use cash. ATM withdrawals should be limited in frequency and amount necessary to cover out-of-pocket expenses (see Appendix A) that cannot be charged to a travel card. ATM withdrawals may be obtained no more than five working days before the scheduled departure date of any official travel and no later than the last day of official travel.

b. ATM limits are established by the travel card bank and GSA. GSA limits ATM withdrawals to 10 percent of the account credit limit in a monthly billing cycle.

c. ATM transactions will appear on the cardholder's travel card billing statement. The cardholder is responsible for reimbursing the travel card bank for the advance/withdrawal by the travel card billing statement due date. The travel card bank will also bill the cardholder a transaction fee expressed as a percentage of the amount of each withdrawal. In addition, ATM fees may be incurred. Reimbursement of ATM

fees and transaction fees is limited to actual fees not to exceed \$5 per week, and are reimbursed as a miscellaneous travel expense.

13. E-Gov Travel System (ETS) use. Travel cardholders are required to enter their travel card information in their ETS profile. ETS configuration does not allow travelers to enter a personal credit card account in the ETS profile. Employees exempt from travel card use or who do not enter travel card information in their ETS profile will be unable to make hotel or rental car reservations using the ETS. Travelers exempt from travel card use must contact the TMC to make their hotel and rental car reservations and provide the TMC with a personal credit card to hold the reservation.

14. Travel card training.

a. Charge card coordinators. Individuals appointed as a charge card coordinator must complete the [Travel Card Training for Program Coordinators](#). Charge card coordinators will submit a valid copy of the certification of completion to the Travel Policy and Charge Card Program Office, OAS. Refresher training is required every two years. Charge card coordinators are required to attend training on the use of the travel card bank's system, and encouraged to take the annual GSA SmartPay Forum and web-based training. The Travel Policy and Charge Card Program Office, OAS will suspend the travel card bank's system access for charge card coordinators who fail to provide a copy of their refresher training certificate and contact the charge card coordinator's HSSO or RC. Access will be suspended until a valid certificate has been provided to the Travel Policy and Charge Card Program Office, OAS.

b. GSA employees. [Public Law 112-194](#), The Government Charge Card Abuse Act of 2012, requires appropriate training to each travel charge cardholder and each official with responsibility for overseeing the use of travel charge cards (i.e., officials who review or approve travel vouchers). To accomplish this requirement all GSA employees eligible for a travel card (paragraph 6, above) are required to complete the [Travel Card Training for Cardholders](#). Refresher training is required every two years. Individuals applying for a travel card must complete the training before their travel card application will be processed. Charge card coordinators will close cardholders' accounts who fail to complete the required refresher training. Accounts will remain closed until training completion has been verified by the charge card coordinator.

c. Records retention. Copies of all training certificates must be maintained for three years pursuant to U.S. National Archives and Records Administration (NARA) requirements, [General Records Schedule 1, item 10a](#). Training certificates should be maintained electronically.

15. Applying for a travel card. Applicants may apply for a travel card electronically using the travel card bank's system or a paper form. The electronic application is the preferred method since it provides tracking capability and eliminates the requirement for charge card coordinators to maintain paper documents. The charge card coordinator initiates either type of application and submits them to the travel card bank. No card will

be issued without a properly completed supervisory approval form, training completion certificate and a completed travel card application. Detailed application instructions are provided on *InSite* at <https://insite.gsa.gov/portal/category/530338>.

a. Routine applications. Charge card coordinators will process the completed application within three days of receipt. The applicant, the applicant's supervisor, and the charge card coordinator are required to sign the application. The charge card coordinator will complete the billing hierarchy information on the application before submitting it to the travel card bank. If the charge card coordinator submitted the application online, the supervisor's signature is only required on the supervisor request form. Charge card coordinators should follow up with the travel card bank when an applicant reports that the card has not been received within two weeks.

b. Emergency/expedited applications.

(1) GSA employees and their supervisors should plan ahead to avoid the need for an expedited application. Expedited applications will be used for employees who are scheduled to travel within 14 days.

(2) Use of the expedited application process will be determined by the charge card coordinator and will normally be processed and the card shipped to the employee within 72 hours after the travel card bank processes the application. Expedited applications cannot be processed through the travel card bank's system. Expedited requests must be processed by FAX only using [Form CB004.b](#).

16. Reapplying for a travel card.

a. Applicants who are denied a travel card may contact their charge card coordinator for assistance in reapplying. If the employee's supervisor deems it necessary for the applicant to have a travel card, the charge card coordinator must fax a paper application to the travel card bank. The travel card bank will issue a restricted card.

b. Former cardholders who transfer from another agency will be subject to a new credit worthiness evaluation. With the exception of DoD reservists or guard members, previous travel card accounts with the issuing bank at the former agency must be closed before applying for a travel card account. In addition, in those instances where the issuing bank informs GSA that a former cardholder is delinquent on a previously issued travel card, the applicant must first make full payment to the bank on the delinquent balance before a new travel card will be issued. Reinstatement of cancelled cards is subject to review by the travel card bank.

17. Impact on credit reports/scores. Public Law 112-74, title VII, § 736(2011); 5 USC 5701 note requires the evaluation of credit worthiness before a travel card may be issued. This credit check has no impact on the applicant's credit report/score. The travel card bank uses a "soft pull" or promotional inquiry. The cardholder's credit report

will not reflect the account or payment history. However, the travel card bank may report adverse credit information to national credit bureaus on accounts that exceed 180 days past due.

18. Issuance of travel cards by the travel card bank. Upon receipt of a properly completed and approved application, the travel card bank will issue the travel card and cardholder agreement within 10 business days. The travel card bank will mail the card to the individual's residential mailing address on file with the travel card bank, the cardholder's temporary duty location, if applicable, or otherwise as directed by the charge card coordinator. The travel card bank requires the cardholder to establish a personal identification number upon receipt and verification of the travel card.

19. Re-evaluation of credit worthiness. Individuals issued restricted cards may have their credit worthiness re-evaluated before issuance of a renewal card. One month before issuance of a new card, the cardholder's supervisor can request that the charge card coordinator review the cardholder's use and payment history for the preceding two-year period. If there is no evidence of misuse, fraud or delinquencies, the charge card coordinator may raise the cardholder's credit limit to the standard card limit indefinitely.

20. Split disbursement. Split disbursement is a payment method that allows a traveler to designate a specific amount of their travel expense reimbursement to be paid directly to the travel card bank to pay expenses on the cardholder's travel card. It expedites payment to the travel card bank, reduces the potential for delinquency, and increases the productivity refunds returned to GSA. Travelers should choose the option of directing disbursement of the total undisputed charges on their travel card when submitting their voucher. Travelers must not include the amount of the ATM withdrawal as a separate expense on their voucher. The residual amount of the travel reimbursement after split disbursement will be paid directly to the traveler.

a. Default split disbursement. The ETS is configured to default certain payment methods on expenses to the "CBA," "IBA" (i.e., travel card/paid to the travel card bank) or "cash" (i.e., paid to the traveler). The default payment method for common carrier tickets is CBA. The default payment method for lodging and rental car is IBA. With the exception of common carrier ticket purchases, voucher fees and ETS transaction fees, travelers may change the payment method for all expenses to the IBA or cash.

b. Overpayment to the travel card bank. If the amount split disbursed and/or paid to the travel card bank exceeds the balance on the account, the cardholder may contact the travel card bank to request a check for the credit balance or allow the credit to be applied against future travel-related charges. After two billing cycles with no activity, a refund will automatically be processed by check and mailed to the address on file.

21. Delinquency. The travel card is a charge card, not a credit card; cardholders are not authorized to carry a balance forward. A cardholder's billing statement is due and payable, in full, upon receipt of the statement but must be received by the travel card bank no later than 30 calendar days from the closing date on the statement in which a

charge appeared. Accounts that are delinquent due to a pending Treasury payment on a properly submitted voucher through split disbursement for the undisputed charges are not considered delinquent. Delinquent cardholders are subject to administrative or disciplinary action in accordance [CPO 9751.1, Maintaining Discipline](#).

22. Disputing a charge. The cardholder is responsible for initiating a dispute with the travel card bank when unable to resolve a disputed charge with a merchant. Dispute procedures and timeframes are described in the cardholder agreement. Cardholders are responsible for notifying their charge card coordinator that a charge has been disputed and for maintaining a record of the dispute for tracking purposes. Cardholders should retain any records and contact information related to the dispute.

23. Due process for salary offset due to travel card delinquency. Due process notifications provide the cardholder with detailed information regarding the outstanding balance, charges on their account, demand payment, and lists the cardholder's rights under law. Due process letters will be issued when accounts reach 90 days past due. Cardholders will have 30 days to pay their debt, establish a repayment plan, or contest the debt. If the debt is not resolved by 120 days past due, the travel card bank will request that the Financial and Payroll Services Division initiate salary offset. Salary offset requests due to travel card delinquency will be processed in accordance with [CFO P 4253.1B, Accounts Receivable and Debt Collection Policy Manual](#). (See Appendix C for a list of account statuses.)

24. Management reports. The travel card bank provides a suite of reports that enable a charge card coordinator to effectively manage the travel card program. Charge card coordinators should obtain the following reports and take corrective action as necessary to maintain proper program management. HSSOs or RCs may require additional reports. (See Appendix D for a description of additional/optional reports.)

a. All transactions report. This report displays transaction activity for a specified billing cycle. Charge card coordinators can use the report monthly to identify cardholder activity and any possible misuse.

b. Account listing report. This report identifies cardholder names, addresses, telephone numbers, and account numbers assigned under the charge card coordinator's hierarchy. Charge card coordinators can use this report to transfer or close accounts for cardholders that are no longer assigned to their organization/hierarchy.

c. Pre-suspension report. This report lists accounts that are nearing suspension and identifies account names, account numbers, status, balances past due, and the number of days that each account is past due. Charge card coordinators can use the information from this monthly to notify HSSOs, RCs, and supervisors.

d. Delinquency report. This report identifies delinquent accounts and ages the delinquencies by timeframe (i.e., 31, 61, 91, 121, or more days past billing).

25. Program review. [Public Law 112-194](#), The Government Charge Card Abuse Act of 2012, outlines the minimum requirements to ensure effective management controls. To assist GSA in meeting these program requirements, HSSOs and RCs should ensure that:

- a. Travelers submit travel vouchers within five working days of completion of official travel and comply with split disbursement requirements;
- b. Accounts not used in the previous 24-month period are suspended or closed if not needed;
- c. Charge card coordinators verify account status before adding or separating cardholders; and
- d. Charge card coordinators run and analyze reports to assist with program management.

Appendix A. Definition of Terms

ATM Cash Advance Fees and Service – ATM cash advance fees are limited to a percentage of the amount withdrawn and a service fee from the bank that dispenses the funds. ATM service fees vary based on location.

ATM Withdrawal – An ATM withdrawal is a cash advance obtained through the use of the travel card.

Bank System – A web-based system provided by the travel card bank to assist with travel card program management. The system is accessed via the Internet and is used by the Travel Policy and Charge Card Program Office, OAS, charge card coordinators, cardholders, and other authorized users to assist in the management of travel card accounts. The system displays account and transaction data, maintains monthly billing statements, and provides reporting capability.

Billing Statement – An itemized listing of all charges incurred during the billing period and includes any balance or credit carried forward from the previous billing cycle. Billing statements for GSA are normally produced on the 25th day of each month and payment in-full is due upon receipt.

Cancelled Card – A card is cancelled as a result of misuse/abuse or following separation from GSA. Cancelled accounts cannot be reactivated. If a cardholder with a cancelled account needs a travel card, he or she must reapply. Cards are also cancelled if suspended two or more times in a 12-month period or for two non-sufficient funds payments in a 12-month periods.

Cardholder – A GSA employee who has applied for and received a travel card.

Centrally Billed Account (CBA) – A CBA is a travel card account issued to an organization to purchase common carrier (airline, train, and bus) tickets and is used in lieu of issuing an OF 1169, Government Transportation Request for payment purposes. Payments are subject to the Prompt Payment Act of 1982, as amended. These accounts contain a unique prefix that identifies the account as a CBA for official Federal Government travel. This prefix also identifies the account as eligible for Government travel rates including city pair rates and tax exemption in some states.

Charge Card Coordinator – The individual appointed in writing by OAS or the RC. Charge card coordinators are responsible for travel card management and are under the oversight of the Travel Policy and Charge Card Program Office, OAS.

Charged-off Account – Travel card accounts are charged-off when the outstanding balance exceeds 180 days past-due when not in a salary offset status. Charged off accounts will be written off by the card contractor according to Federal banking regulations and are referred to collection agencies for recovery.

Credit Worthiness Checks – Credit worthiness checks are performed for all travel card applicants. Credit worthiness checks are a standard industry practice used by the charge card bank to determine the type of card to be issued.

Delinquency – A GSA employee is considered delinquent when their travel card billing statement is not paid in full prior to 31 calendar days (i.e., two billing cycles) from the billing statement date.

Electronic Funds Transfer (EFT) – Payment method wherein funds are electronically transferred to an individual's financial institution's account.

Hierarchy Level – Each region and staff office is assigned its own unique hierarchy level number. These hierarchy levels are subordinate to the Travel Policy and Charge Card Program Office, OAS hierarchy. Charge card coordinators may monitor all activity within and subordinate to their hierarchy level.

Individually Billed Account (IBA) – An IBA is a travel card account issued to a GSA employee. The IBA contains a unique prefix that identifies the account as an official Government travel card.

Long-term Travel – A travel status of 30 or more continuous days.

Merchant Category Codes (MCC) – Four-digit codes used by the card networks to classify a business by the type of goods or services provided.

Misuse – Use of a GSA travel card for anything other than the official purposes for which it is intended. Examples include obtaining a gift for a spouse while on TDY, ATM use when not in connection with official travel, and using the card for purchases of any kind while not on official travel even if the account is kept current.

Official Travel – Travel performed under an official travel authorization from an employees' official station or other authorized point of departure to a temporary duty location and return from a temporary duty location, between two temporary duty locations, or en route travel and house-hunting trips in connection with relocation at the direction of a Federal agency.

Out-of-pocket Expense – Out-of-pocket expenses are officially necessary expenses incurred by a traveler while performing official temporary duty or relocation travel. Typically they include lodging; meals and incidental expenses covered by the per diem or actual subsistence allowance; transportation expenses (e.g., local transit system, taxi fares, parking fees) excluding common carrier air or rail, which are obtained using a CBA; gasoline and other variable expenses associated with the use of a rental car or personally-owned vehicle; and other authorized miscellaneous expenses.

Salary Offset – An involuntary pay garnishment to collect a delinquent card balance. The card contractor is required to send due process notification letters to cardholders before initiating salary offset.

Split Disbursement – A payment method that allows a cardholder to have a portion of their travel entitlement sent directly to the card contractor to pay their travel card bill.

Travel Card – The Government-sponsored, contractor-issued individually billed account charge card provided to employees to obtain services for official Government travel.

Travel Management Center (TMC) – A commercial travel agent providing a full range of commercial travel reservations and ticketing services under contract with the Government.

Appendix B. Charge Card Coordinator Travel Card Guide

General

The charge card coordinator plays an important role in the proper management of the travel card program. HSSOs, RCs, and supervisors should consider the volume of workload associated with the charge card coordinator responsibilities in determining how many employees may be needed to manage their travel card programs. The frequency of travel and the delinquency rate of the organization should also be taken into account. Individuals appointed as a charge card coordinator must have the skills necessary to properly manage the travel card program and access to the travel card bank system to assist in the management of the travel card program. Charge card coordinators have access to sensitive information and are held accountable for adhering to GSA's privacy policy.

Regional Cardholder Appointment

The HSSO or RC will designate in writing the primary and alternate charge card coordinator(s). The appointment letter can be done by email and must be submitted to the Travel Policy and Charge Card Program Office, OAS who will assign access to the travel card bank's system.

Card Coordinator Program Travel Card Guides

Charge card coordinators should refer to the [travel card program guides](https://smartpay.gsa.gov/sites/default/files/pub/14-00137SmartPay_508LR.pdf) available on the GSA SmartPay website at: https://smartpay.gsa.gov/sites/default/files/pub/14-00137SmartPay_508LR.pdf to assist them with performing their duties.

Records

Charge card coordinators will maintain, or have access to all pertinent records for cardholders assigned to their hierarchy, such as certificates of training, delinquency notices, and reports specified in paragraph 24 (Management Reports). Each charge card coordinator, in conjunction with the travel card bank, will maintain an up-to-date list of current cardholders and accounts, to include information such as account names, account numbers, addresses, and telephone numbers. Due to the sensitivity of the data contained in these files, the data must be maintained in a secure container or area that precludes unauthorized access. Charge card coordinators maintaining these records must ensure they are marked and protected in accordance with the provisions of the Privacy Act and [GSA IT CIO P 2100.1I, GSA Information Technology \(IT\) Security Policy](#). Records should be retained in a secure electronic format or an authorized document management system. Records will be retained for three years in accordance with the U.S. National Archives and Records Administration (NARA) requirements, General Records Schedule 1, item 10a. Online applications are not required to be

maintained by the charge card coordinator, the travel card bank maintains the online application.

Hierarchy Structure

The charge card coordinator is responsible for maintaining the accounts in his/her organizational hierarchy structure. This hierarchy is the link that identifies each cardholder account to the correct organization within GSA. The charge card coordinator should track arriving and departing cardholders to maintain the validity of the organizational hierarchy and the travel card contractor reporting information. The establishment of a new hierarchy requires the approval of the Travel Policy and Charge Card Program Office, OAS.

Procedures in the Travel Card Bank's Training Guides

The charge card coordinator will follow the procedures published in the travel card bank's training guides for using the bank's system to transfer cardholders with open, closed, and suspended accounts. The receiving organization must accept the account regardless of account status.

Closure of Travel Card Accounts

The charge card coordinator will close a travel card account upon a cardholder's separation. The charge card coordinator should ensure any outstanding balance is paid during the travel settlement process via split disbursement prior to final separation.

Monitor and Reporting Delinquencies

The charge card coordinator will monitor and report all delinquencies to appropriate personnel. Charge card coordinators are also responsible for monitoring all accounts for proper use of the travel card and to report accounts with unauthorized transactions to HSSO, RCs, and/or supervisors for action, as appropriate.

Review Reports to Identify Accounts for Closure or Spending Limits

On an annual basis, the charge card coordinator will identify accounts for potential closure or reduced limits. The managers of cardholder accounts not used in the preceding 24-month period should be notified to request to close an account if not needed or lower account limits to \$1 with an option to increase limits when the need for travel arises. Cardholders should be notified when an account is closed or account limits are reduced to \$1. Cardholders are then responsible for notifying the charge card coordinator of their need to use the card for upcoming travel so that the \$1 limit can be raised to accommodate travel activities.

Forms

Travel card contractor forms and internal GSA forms are available on the travel card applications and renewal procedures page on GSA *InSite* at: <https://insite.gsa.gov/portal/category/530338>. Forms include Individually Billed Account application, supervisory approval, as well as a list of the charge card coordinators.

Appendix C. Account Status

The following chart illustrates the status of a cardholder account and the corresponding action taken.

Calendar days past billing statement date	Account status	Action
1 – 30	Current	Traveler submits travel voucher within 5 days after completing travel and split disburses payment to bank. Cardholder disputes transactions within 60 days of when charge first appears on statement.
31 – 60	Pre-suspension	Cardholder appears on delinquency report.
61 – 120	Suspension/Pre-cancellation	Delinquent account affects GSA's refund rate. Travel card bank blocks charging privileges, to include ATM access, until payment is received. Late fees applied at 75 days past due; additional fees applied at day 91 and each 30-day increment thereafter. At 91 days past due, cardholder receives notice from bank that the account will be cancelled and referred for salary offset within 30 days if balance is not paid in full.
121 – 179	Cancellation ¹	The Bank will notify GSA and the cardholder that the cancelation process will be initiated if the undisputed principal is not received 126 days from the closing date. Delinquent accounts at 126 days will be cancelled, unless otherwise directed by GSA. Once an account has been cancelled the bank is under no obligation to reinstate it.
180	Charged-off	Could affect a cardholder's credit rating.

¹ An account may be cancelled at any time due to unauthorized use and when requested by GSA management. The travel card bank may also cancel an account if it has been suspended twice during a 12-month period for nonpayment of undisputed amounts and again becomes delinquent a third time. Accounts suspended twice during a 12-month period will be considered (for cancellation purposes) past due for the third time at 45 days past billing.

Appendix D. Additional/Optional Travel Card Reports

This appendix describes some of the additional reports the travel card bank offers for program management.

Account Renewal Report. This report identifies those cardholders whose cards are coming due for renewal. Charge card coordinators may review the information on this report monthly and take appropriate action.

ATM Report. This report lists the number of ATM withdrawals and ATM withdrawal limits for each account/cardholder. Charge card coordinators should use this report to review ATM activity to monitor frequency and amount of cash obtained by a cardholder.

Blocked MCC Report. This report provides a list of all transactions made against MCCs that are blocked from charges against the travel card. Charge card coordinators may use this report to see where charges were made against blocked MCCs and take appropriate action.

Credit Balance Refund Report. This report provides a list of accounts that have received a credit balance refund. Charge card coordinators may use this report to determine which accounts have been issued credit balance refunds.

Declined Authorizations Report. This report lists all transactions attempted but declined against an account and details reasons for decline and type of purchase (ATM, purchase, or cash). Charge card coordinators may use this report to determine where transactions failed and the reason for the decline.

Non-Travel Activity Report. This report identifies cardholders with transaction activity (such as cash, fuel, or food) occurring without other associated travel activity (such as airline, car rental, or lodging). Charge card coordinators may use this report to research potential misuse of the travel card.

Returned Check Report. This report provides a list of all cardholders that incur payment reversal transactions within a specified hierarchy level and time frame. Charge card coordinators may use this report to determine where account holders have made payments with insufficient funds.

Weekend/Holiday Activity Report. This report identifies cardholders with transaction activity, such as lodging and car rental, when checkout is on a Sunday, Monday, or a Federal holiday. Charge card coordinators may use this report to research potential misuse of the travel card.

Appendix E. Helpful Hints for Travel Card Use

GSA employees who perform official travel are required to use the travel card for all official travel expenses. When GSA issues an employee a travel card to pay for travel expenses, it is important to understand the cardholder's responsibilities. The following do's and don'ts highlight some of the guidelines and policies for travel card use.

Cardholder DOs:

- **DO** use your travel card to the maximum extent possible to pay for official travel-related expenses, rather than using ATMs for cash withdrawals.
- **DO** use your travel card to pay for lodging, meals, rental car, and all other official travel expenses unless use of the card is impractical or exempt by the Federal Travel Regulation.
- **DO** track your expenses and keep receipts while on travel so you have accurate information for filing your travel claim.
- **DO** file your travel claim within five working days after you complete your trip, or every 30 days if you are on continuous travel.
- **DO** use the split-disbursement feature in ETS when filing travel vouchers, which speeds payment to the travel card bank and maximizes GSA's refund rate.
- **DO** be aware that misuse of the travel card could result in disciplinary action.
- **DO** review your monthly statement and dispute any charges that are not correct.
- **DO** be aware that failure to pay your bill in-full by the statement billing due date can result in suspension or cancellation of your card and may result in disciplinary action.
- **DO** immediately report your lost or stolen card to the travel card bank and your charge card coordinator.
- **DO** notify your charge card coordinator at least ten business days prior to transferring within or separating from GSA.

Cardholder DON'Ts:

- **DON'T** use your travel card to pay for expenses NOT related to official travel.
- **DON'T** allow your monthly bill to become overdue because this could result in suspension or cancellation of your card and disciplinary action.
- **DON'T** make ATM withdrawals to pay for your meals or other official travel expenses which can be charged to your travel card.
- **DON'T** forget the card is issued in your name and liability for payment is your responsibility.
- **DON'T** use your travel card to cover the expenses of other Government employees (except when sharing transportation, such as a taxi).

Recommendations:

- **DO** activate your free online account for Travel Cardholders.
- **DO** be aware of multiple payment options. Payments can be made by mail, online, or by phone.